

In re:  
Angel Luis Cales-Ramirez  
Debtor

Case No. 19-12323-amc  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0313-2  
Date Rcvd: Apr 26, 2022

User: admin  
Form ID: 138OBJ

Page 1 of 3  
Total Noticed: 26

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 28, 2022:

Recip ID	Recipient Name and Address
db	+ Angel Luis Cales-Ramirez, 3226 A Street, Philadelphia, PA 19134-2205
14305555	+ Bank Of America, 4909 Savarese Circle, F11-908-01-50, Tampa, FL 33634-2413
14334312	+ Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
14317459	+ Pennsylvania Housing Finance Agency, c/o Rebecca A. Solarz, Esq., KML Law Group, PC, 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
14330048	+ TD Retail Card Services, c/o Creditors Bankruptcy Service, P.O. Box 800849, Dallas, TX 75380-0849
14332091	+ Wells Fargo Bank N.A., d/b/a Wells Fargo Auto, PO Box 130000, Raleigh NC 27605-1000
14305564	+ Wells Fargo Dealer Services, Attn: Bankruptcy, Po Box 19657, Irvine, CA 92623-9657

TOTAL: 7

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: megan.harper@phila.gov	Apr 27 2022 00:05:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Apr 27 2022 00:05:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	+ Email/Text: usapae.bankruptcynotices@usdoj.gov	Apr 27 2022 00:05:00	U.S. Attorney Office, c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
14330646	Email/PDF: bncnotices@becket-lee.com	Apr 27 2022 00:13:15	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
14305554	+ Email/PDF: bncnotices@becket-lee.com	Apr 27 2022 00:13:09	Amex, Correspondence/Bankruptcy, Po Box 981540, El Paso, TX 79998-1540
14305555	+ Email/Text: creditcardbkcorrespondence@bofa.com	Apr 27 2022 00:04:00	Bank Of America, 4909 Savarese Circle, F11-908-01-50, Tampa, FL 33634-2413
14334312	+ Email/Text: mortgagebkcorrespondence@bofa.com	Apr 27 2022 00:05:00	Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
14381827	Email/Text: megan.harper@phila.gov	Apr 27 2022 00:05:00	Water Revenue Bureau, c/o City of Philadelphia Law Department, Tax & Revenue Unit, Bankruptcy Group, MSB, 1401 John F. Kennedy Blvd., 5th Floor, Philadelphia, PA 19102-1595
14305556	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Apr 27 2022 00:13:11	Citibank/The Home Depot, Attn: Recovery/Centralized Bankruptcy, Po Box 790034, St Louis, MO 63179-0034
14305557	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Apr 27 2022 00:13:18	Citicards Cbna, Citi Bank, Po Box 6077, Sioux Falls, SD 57117-6077
14305558	Email/Text: mrdiscen@discover.com	Apr 27 2022 00:04:00	Discover Financial, Attn: Bankruptcy Department,

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14311686	Email/Text: mrdiscen@discover.com	Apr 27 2022 00:04:00	Po Box 15316, Wilmington, DE 19850 Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
14324559	Email/PDF: resurgentbknotifications@resurgent.com	Apr 27 2022 00:13:10	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14305559	+ Email/PDF: gecsed@recoverycorp.com	Apr 27 2022 00:13:10	Paypal Credit Svcs/SYNCB, PO Box 965005, Orlando, FL 32896-5005
14305560	+ Email/Text: blegal@phfa.org	Apr 27 2022 00:05:00	Pennsylvania Housing Finance Agency, 2101 N Front St, Harrisburg, PA 17110-1086
14339289	+ Email/Text: blegal@phfa.org	Apr 27 2022 00:05:00	Pennsylvania Housing Finance Agency, 211 North Front Street, Harrisburg, PA 17101-1406
14305561	+ Email/PDF: gecsed@recoverycorp.com	Apr 27 2022 00:13:16	Syncb/Suzuki Installment, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
14307505	+ Email/PDF: gecsed@recoverycorp.com	Apr 27 2022 00:13:17	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14340866	Email/PDF: gecsed@recoverycorp.com	Apr 27 2022 00:13:10	Synchrony Bank, Attn: Bankruptcy Department, PO Box 530912, Atlanta GA 30353-0912
14307058	+ Email/PDF: gecsed@recoverycorp.com	Apr 27 2022 00:13:09	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14305562	+ Email/PDF: gecsed@recoverycorp.com	Apr 27 2022 00:13:09	Synchrony Bank/Walmart, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
14330048	+ Email/Text: tdebn@credbankserv.com	Apr 27 2022 00:05:00	TD Retail Card Services, c/o Creditors Bankruptcy Service, P.O. Box 800849, Dallas, TX 75380-0849

TOTAL: 22

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
14305563	##+	TD Retail Card Services, Attn: Bankruptcy, 1000 Macarthur Blvd, Mahwah, NJ 07430-2035

TOTAL: 0 Undeliverable, 0 Duplicate, 1 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 28, 2022

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 26, 2022 at the address(es) listed below:

Name	Email Address
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District/off: 0313-2

User: admin

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DAVID M. OFFEN

on behalf of Debtor Angel Luis Cales-Ramirez dmo160west@gmail.com  
davidoffenecf@gmail.com;offendr83598@notify.bestcase.com

KEVIN G. MCDONALD

on behalf of Creditor PENNSYLVANIA HOUSING FINANCE AGENCY bkgroup@kmlawgroup.com

LEON P. HALLER

on behalf of Creditor PENNSYLVANIA HOUSING FINANCE AGENCY lhaller@pkh.com  
dmaurer@pkh.com;mgutshall@pkh.com

POLLY A. LANGDON

on behalf of Trustee SCOTT F. WATERMAN (Chapter 13) ecfmail@readingch13.com

REBECCA ANN SOLARZ

on behalf of Creditor PENNSYLVANIA HOUSING FINANCE AGENCY bkgroup@kmlawgroup.com  
rsolarz@kmlawgroup.com

SCOTT F. WATERMAN (Chapter 13)

ECFMail@ReadingCh13.com

Scott F Waterman

on behalf of Trustee SCOTT F. WATERMAN (Chapter 13) ECFmail@fredreiglech13.com

United States Trustee

USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 8

***UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF PENNSYLVANIA***

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In Re: Angel Luis Cales–Ramirez  
Debtor(s)

Case No: 19–12323–amc  
Chapter: 13

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***NOTICE OF DEADLINE TO OBJECT TO DISCHARGE***

To all creditors and parties in interest, NOTICE IS GIVEN THAT:

The Standing Chapter 13 Trustee has indicated that all plan payments have been made.

Any objection to the entry of the Debtor(s)' Order of Discharge or request to delay the entry of discharge pursuant to 11 U.S.C. § 1328(h), must be filed in writing within 14 days from the date of this Notice with the Clerk of the U.S. Bankruptcy Court.

All objections must be filed with the Clerk at the following address:

900 Market Street  
Suite 400  
Philadelphia, PA 19107

In the absence of any objection, the Court may enter the Order of Discharge.

For The Court

Timothy B. McGrath  
Clerk of Court

Dated: 4/26/22